

# Factors Influencing Donation Intention to Personal Medical Crowdfunding Projects Appearing on MSNS

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## ABSTRACT

This purpose of this study is to develop a research model by extending the theory of planned behavior in a new application context and apply it to investigate the extrinsic factors influencing people's attitudes towards donating to medical crowdfunding projects appearing on mobile social networking sites (MSNS) and their intention to donate. A survey of 356 Chinese users was conducted and structural equation modeling was used to validate the proposed model and hypotheses. The results indicate that project information, retweeter information, and MSNS information all have a significant effect on the general attitude towards donating to medical crowdfunding projects, and general attitude positively affects people's donation intention. In addition, perceived behavioral control also has a positive effect on people's donation intention, while experienced donating to medical crowdfunding projects has a negative effect on people's donation intention. The research findings provide important theoretical and practical implications.

## KEYWORDS

Donation Intention, External Factors, Medical Crowdfunding, Theory of Planned Behavior

## INTRODUCTION

Global health care spending is expected to grow at an annual rate of 5.4% from 2018 to 2022, a significant increase from the 2.9% during 2013-2017 (Deloitte, 2019). Personal health care spending is also expected to continue to grow substantially, reaching \$11,674 in the United States in 2022 (Deloitte, 2019). However, not everyone can enjoy good medical support services, such as medical insurance and government subsidies, to help them pay for these expenses. An estimated 97 million people worldwide fell into poverty in 2010 due to out-of-pocket medical expenses (WHO, 2018). In this context, online fundraising for medical expenses, also known as medical crowdfunding, has begun to appear and develop rapidly. Patients and their family members can solicit donations from others on medical crowdfunding platforms to raise unaffordable treatment costs. In the United States, GoFundMe, a popular medical crowdfunding platform, raised about \$1.6 million from 8,000 projects related to medical expenses, raising \$150 million from 600,000 projects in 2014 (Snyder, 2016). In China, Shuidichou.cn has successfully provided free fundraising services for more than 800,000

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seriously ill patients with financial difficulties, with a total fundraising amount of more than 16 billion RMB (Shuidichou, 2019). In addition, medical crowdfunding platforms such as Qschou.com and Axxzhou.com have also grown rapidly in China. In the future, medical crowdfunding is expected to show a sustained annual growth rate of 25% (Simon 2016).

With the rapid development of mobile Internet, many medical crowdfunding platforms have begun to turn their attention to mobile social networking sites (MSNS) such as Facebook, WeChat and Weibo. Through MSNS, users can not only connect with others, but also share crowdfunding projects to receive donations from others. As a result, many mobile users are receiving more and more requests to donate to medical crowdfunding projects on MSNS. Unlike charitable donations projects, initiated by charitable organizations or non-profit organizations, medical crowdfunding projects are mostly initiated by family members or friends of patients, which are defined as personal medical crowdfunding projects in this study.

However, many personal medical crowdfunding projects are far short of their targets, leading to a low success rate of crowdfunding (Jin, 2019). For example, analyzing 200 medical crowdfunding projects on the GoFundMe platform, Berlinerhe and Kenworthy (2017) found that only 10% of the projects achieved their fundraising goals. A statistical study of 143,917 medical crowdfunding projects on the Qschou.com showed that only 7% of the projects successfully raised the target amount (Guo et al., 2019). Therefore, an important research question is what factors affect users' intention to donate to personal medical crowdfunding projects appearing on MSNS.

Past research on online donation has investigated the factors that influence people's intention to donate online (Treiblmaier and Pollach, 2006; Shier and Handy, 2012; Reddick and Ponomariov, 2012; Mejova et al., 2014). Some studies also have examined the attitude towards donation via social network site (Kim and Lee, 2014; Sura et al., 2017). However, most of these studies focus on online donation behavior towards charitable or non-profit organizations, ignoring individual requests for help. In the context of online crowdfunding, existing research has focus mostly on financial crowdfunding project (Gerber and Hui, 2014; Zheng et al., 2014; Lin and Viswanathan, 2016; Lukkarinen et al., 2016; Zheng et al., 2017). However, there are very limited studies in the available literature on donation intention to personal medical crowdfunding projects. Unlike online donations, medical crowdfunding information spread through MSNS includes not only those provided by MSNS account owners, but also those created by MSNS members. Therefore, we can't determine whether the factors that influence the donation intention to online donation and online crowdfunding also apply to the medical crowdfunding context.

The factors that affect the donation intention to medical crowdfunding include intrinsic and extrinsic factors. Existing literature mainly focuses on intrinsic factors (e.g., empathy, trust, etc.) (Lee and Chang, 2008; Kasri, 2013; Mejova et al., 2014; Ahn et al., 2018), while ignoring the influence of extrinsic factors. However, in the context of medical crowdfunding, donors can easily obtain extrinsic information such as project information, retweeter information and crowdfunding platform information through MSNS. Theory of Planned Behavior (TPB) suggests that extrinsic factors can predict donor behavior well. Moreover, Reeson and Tisdell (2008) and Cherry (2013) both found that extrinsic factors had a crowding out effect on internal factors, i.e., when intrinsic factors caused a low level of donation intention, extrinsic factors could significantly improve the donation intention. In addition, TPB holds that attitude is a direct determinant of behavioral intention. However, in the context of personal medical crowdfunding, the extrinsic factors that affect people's attitudes towards donation have not been fully explored. Therefore, this paper aims to study the under-explored area by specifically investigating the following questions:

- RQ1: What extrinsic factors will affect the donation attitude of personal medical crowdfunding projects on MSNS?
- RQ2: What extrinsic factors will affect the donation intention of personal medical crowdfunding projects on MSNS?

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